

Debtor 1 Phillip C. Rhodes

Debtor 2 Allison M. Rhodes
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case number 19-24823

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: KeyBank N.A. as S/B/M to First Niagara Bank N.A Court claim no. (if known): 9-2

Last 4 digits of any number you use to identify the debtor's account: 1 7 0 3

Property address: 1434 Greystone Drive
Number Street

Pittsburgh PA 15206
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 3 / 1 / 2025
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ 0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

 / /
MM / DD / YYYY

Debtor 1 Philip C. Rhodes Case number (if known) 19-24823
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Elliott R Spirakus
Signature

Date 1 / 23 / 2025

Print Elliott R Spirakus
First Name Middle Name Last Name

Title Senior Specialist

Company KeyBank N.A.

If different from the notice address listed on the proof of claim to which this response applies:

Address 4910 Tiedeman Road
Number Street

Brooklyn OH 44144
City State ZIP Code

Contact phone (866) 325-9723

Email BK_SPECIALISTS@KEYBANK.COM

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: Phillip C. Rhodes
Allison M. Rhodes,

Case No. 19-24823

Chapter 13

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on 1/23/2025 I electronically filed a Response to Notice of Final Cure with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney
Christopher M. Frye

Trustee
Ronda J. Winnecour

And, I hereby certify that I have mailed via the United States Postal Service the Response to Notice of Final Cure to the following non CM/ECF participants:

Debtor
Phillip C. Rhodes
Allison M. Rhodes
1434 Greystone Drive
Pittsburgh, PA 15206

/s/Elliott R Spirakus
Bankruptcy Specialist
KeyBank N.A.